

Figure 1

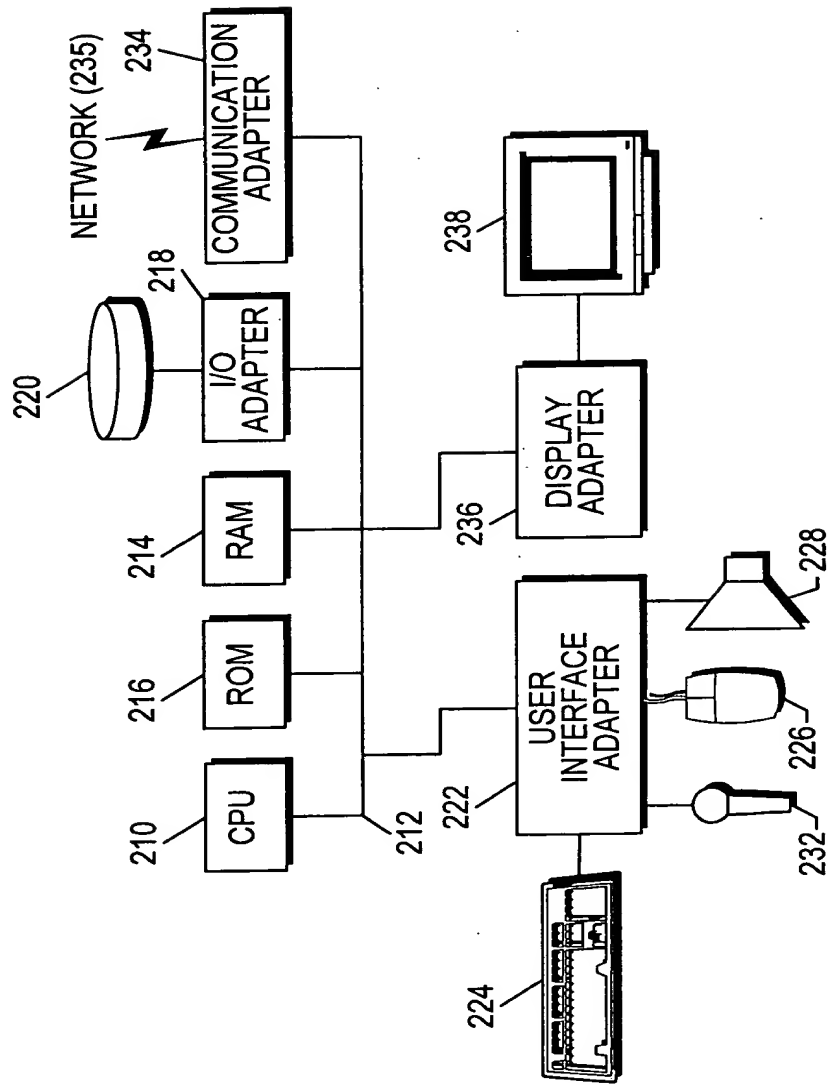


Figure 2

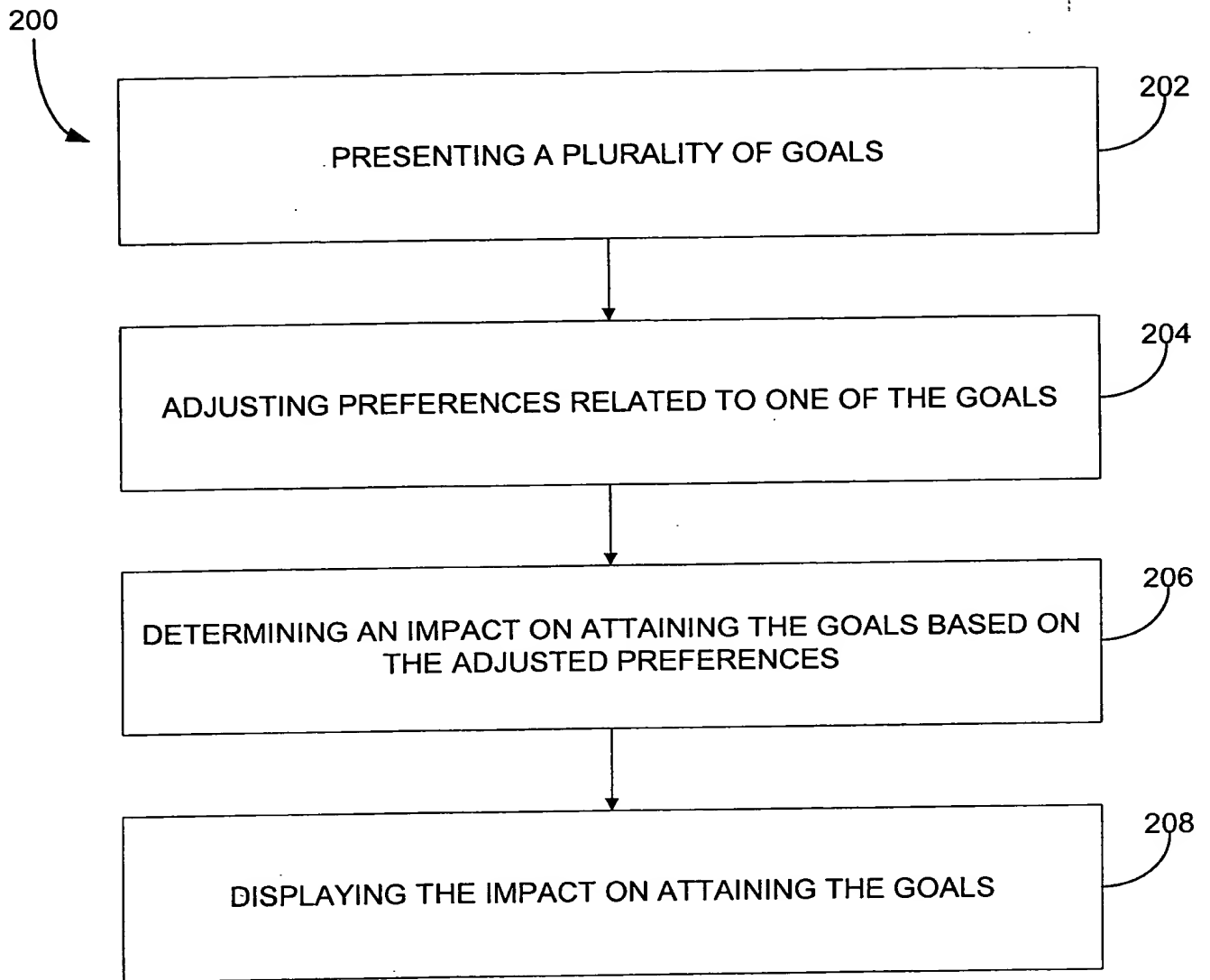


Figure 2A

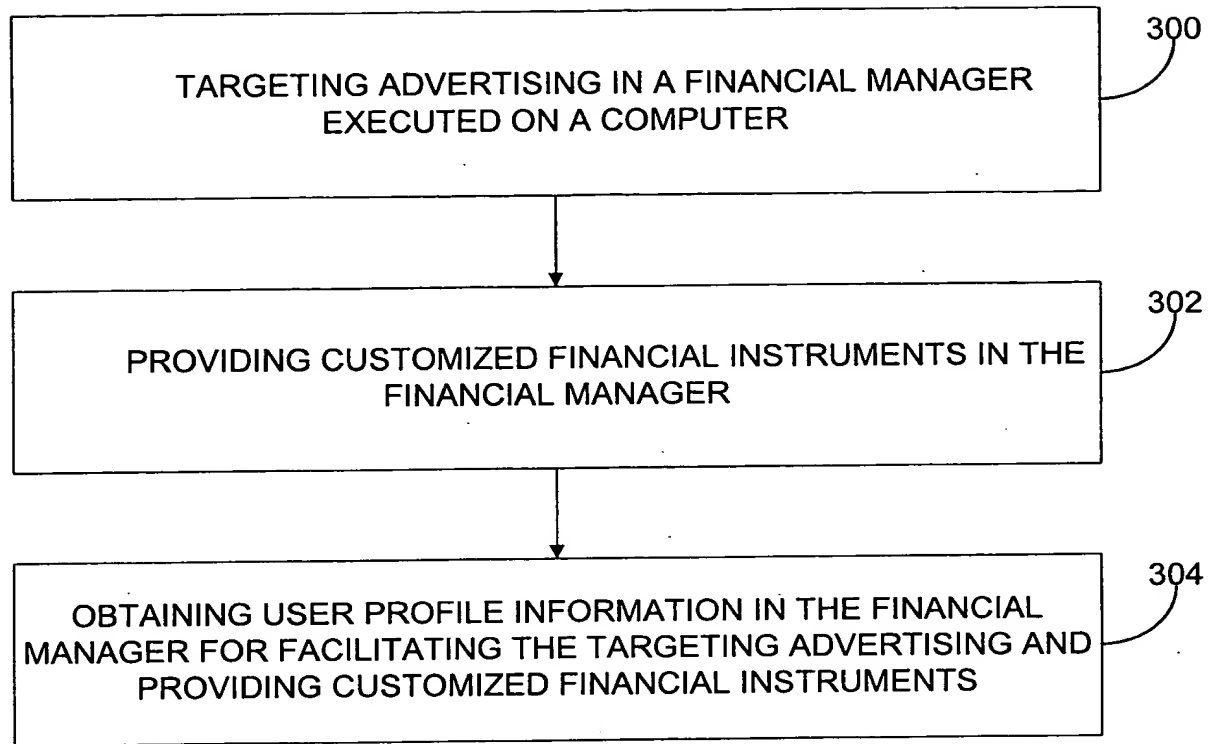


Figure 3

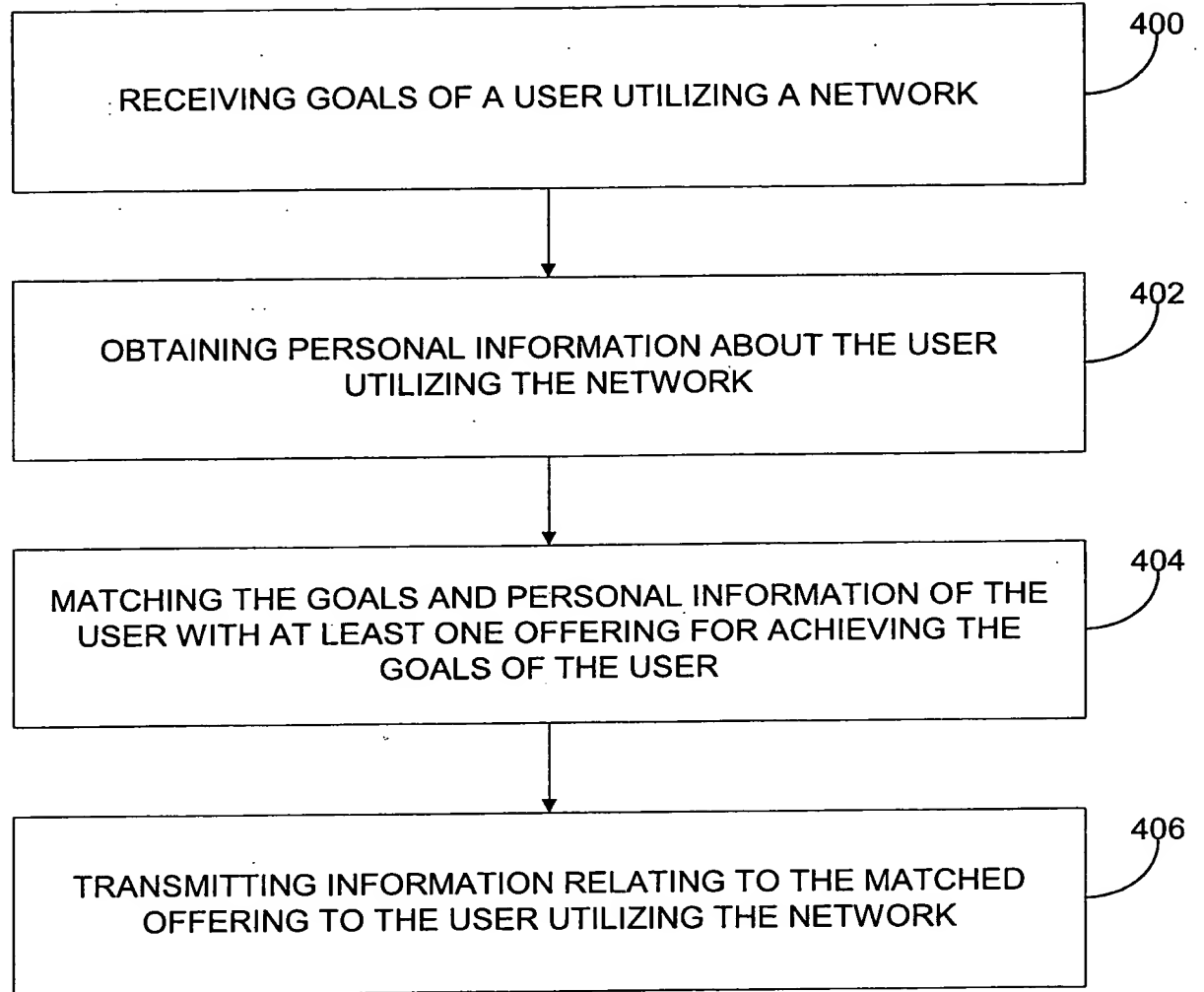


Figure 4

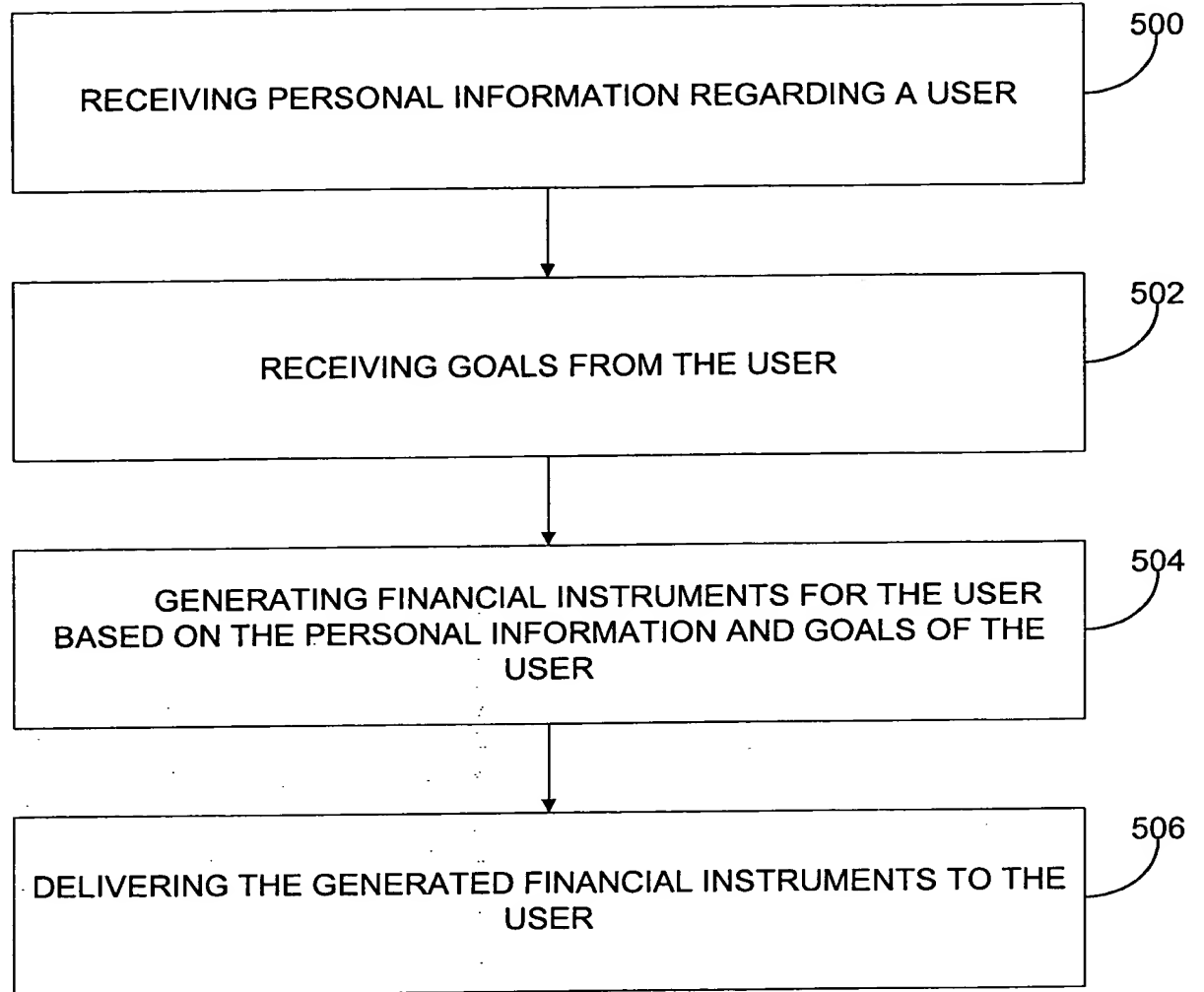


Figure 5

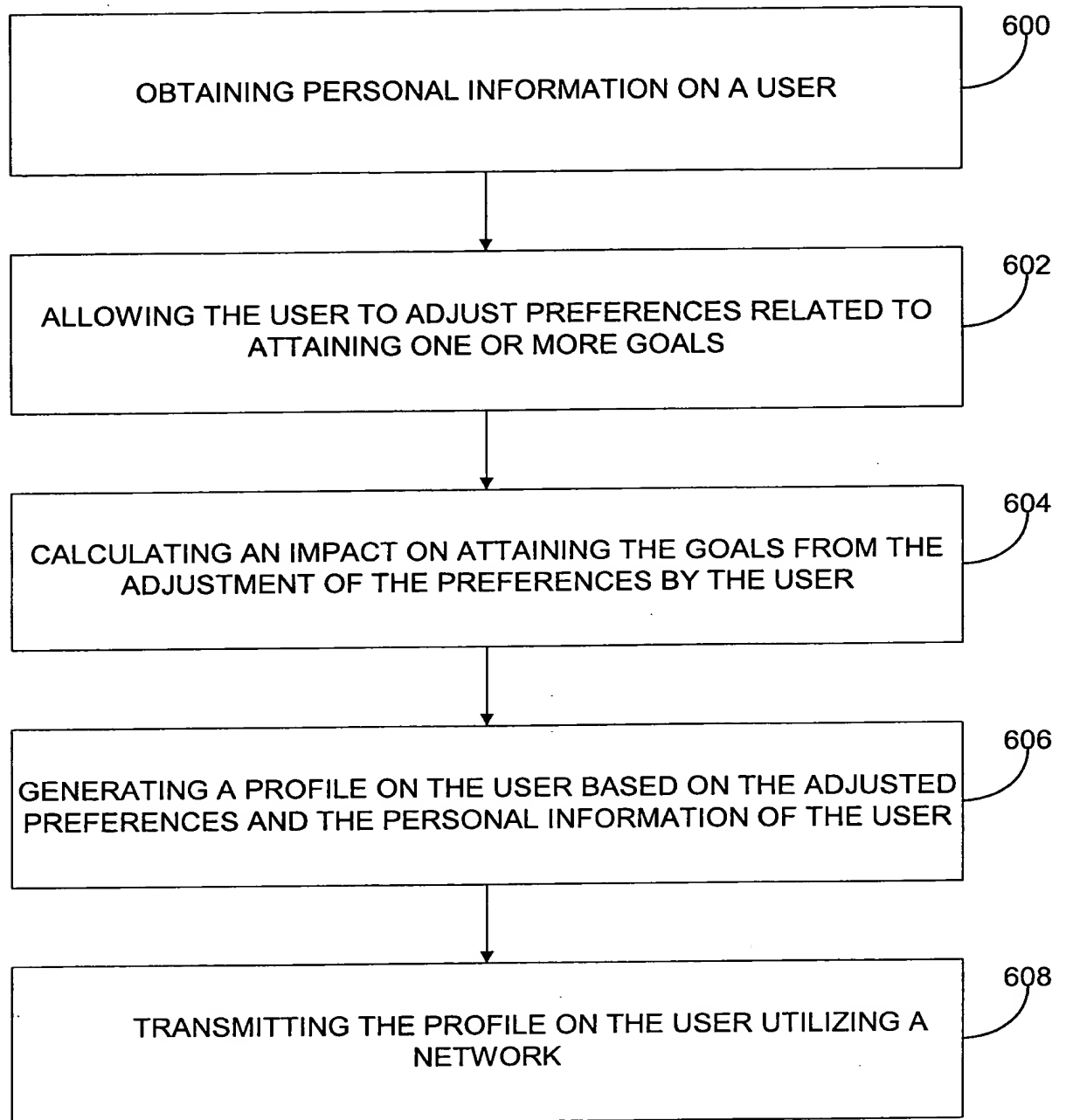


Figure 6

Google Earth

718

720

720

714

716

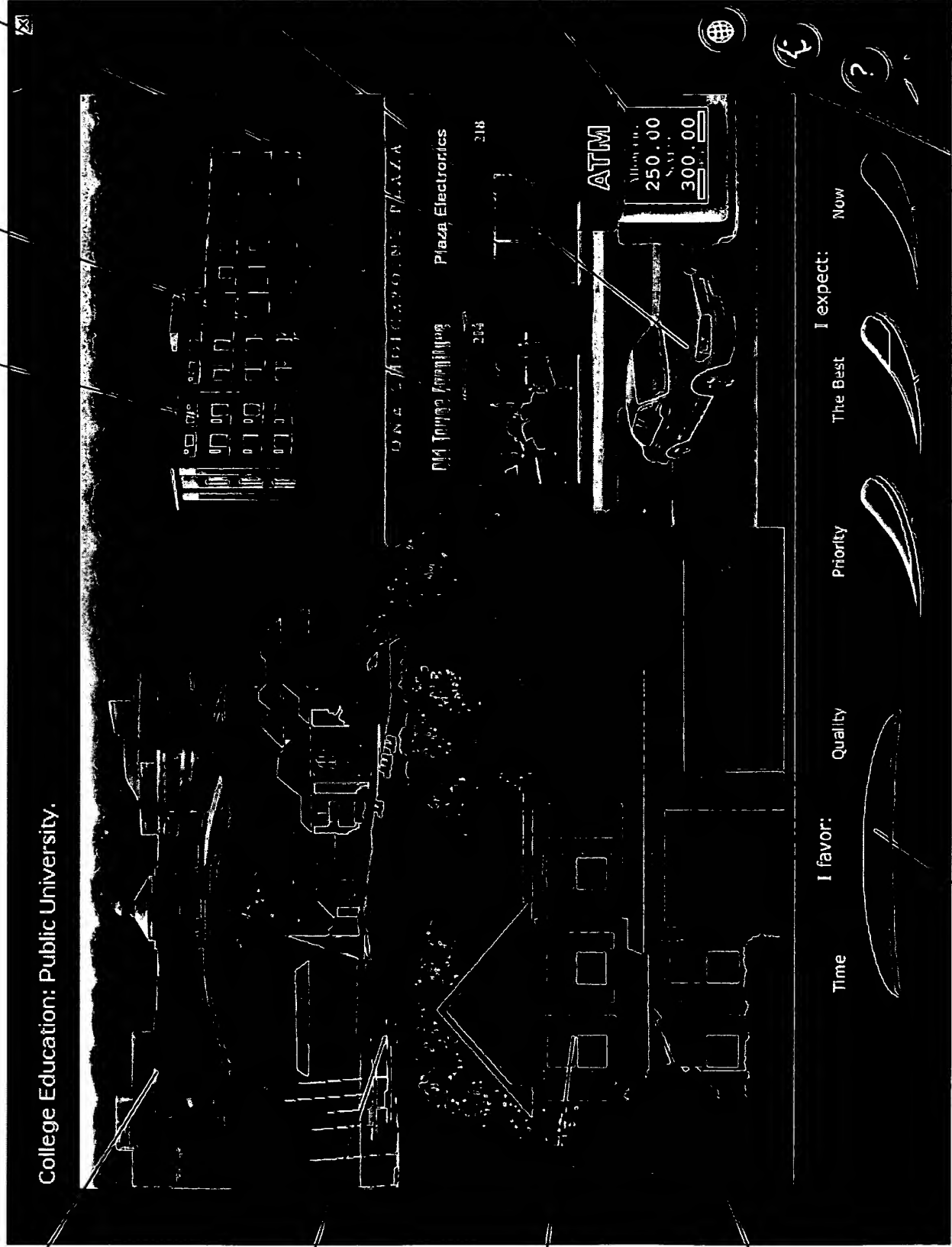


Figure 7

708

704

706

702

724

722

712

700

Automobile: Honda Civic in 18 months.



Time I favor: Quality I expect: Now



Figure 8

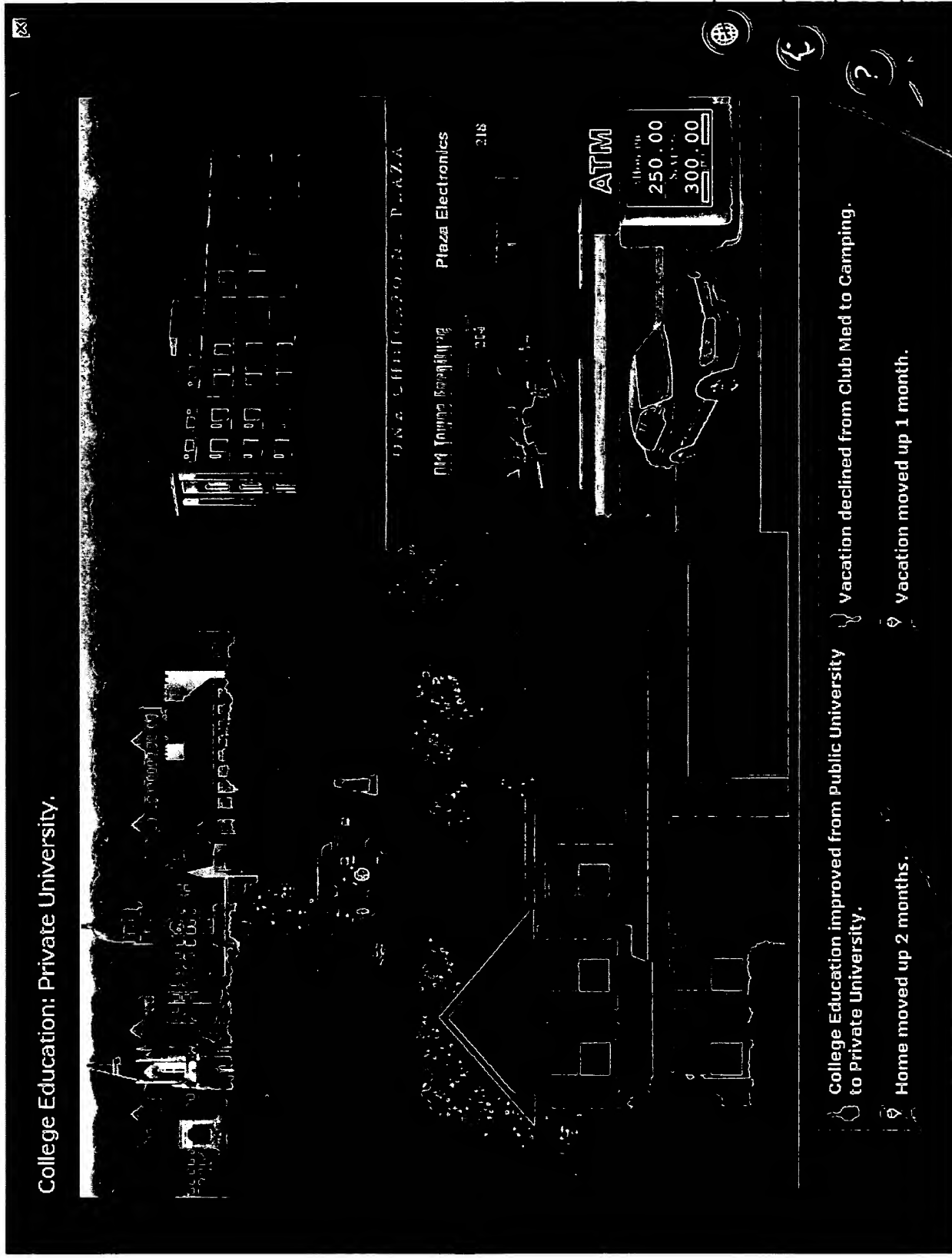


Figure 9

Financial Assumptions

| | | | | | | | | | | | | | | | | | | | | |
|----------------------------|---|------|--------------------|----|-------|----|------------|----|-------------|----|----------|----|------------|----|-------|----|-------------|----|-----------|----|
| Current Salary: | 70000.00 | 1002 | | | | | | | | | | | | | | | | | | |
| Expected Rate of Increase: | 5% | 1004 | | | | | | | | | | | | | | | | | | |
| Rate of Return on Savings: | 8% | 1006 | | | | | | | | | | | | | | | | | | |
| Risk Tolerance: | Medium | 1008 | | | | | | | | | | | | | | | | | | |
| Calculation Date: | 1999 | 1010 | | | | | | | | | | | | | | | | | | |
| Expected Inflation Rates: | <table border="1"> <tr> <td>College Education:</td> <td>8%</td> </tr> <tr> <td>Toys:</td> <td>1%</td> </tr> <tr> <td>Allowance:</td> <td>3%</td> </tr> <tr> <td>Retirement:</td> <td>6%</td> </tr> <tr> <td>Savings:</td> <td>3%</td> </tr> <tr> <td>Furniture:</td> <td>2%</td> </tr> <tr> <td>Home:</td> <td>8%</td> </tr> <tr> <td>Automobile:</td> <td>6%</td> </tr> <tr> <td>Vacation:</td> <td>4%</td> </tr> </table> | | College Education: | 8% | Toys: | 1% | Allowance: | 3% | Retirement: | 6% | Savings: | 3% | Furniture: | 2% | Home: | 8% | Automobile: | 6% | Vacation: | 4% |
| College Education: | 8% | | | | | | | | | | | | | | | | | | | |
| Toys: | 1% | | | | | | | | | | | | | | | | | | | |
| Allowance: | 3% | | | | | | | | | | | | | | | | | | | |
| Retirement: | 6% | | | | | | | | | | | | | | | | | | | |
| Savings: | 3% | | | | | | | | | | | | | | | | | | | |
| Furniture: | 2% | | | | | | | | | | | | | | | | | | | |
| Home: | 8% | | | | | | | | | | | | | | | | | | | |
| Automobile: | 6% | | | | | | | | | | | | | | | | | | | |
| Vacation: | 4% | | | | | | | | | | | | | | | | | | | |

1012

1014

Figure 10

Personal Profile

Name

Steven Roberts

Age

31

City of Residence

Northbrook (60062)

Marital Status

Married

Housing Status

Rent

Income

\$70,000.00

Number of Children

2

Standard Profiles

Executive Suburban Family
Upscale Suburban Family
Upscale White-Collar Couple
Elite Super-Rich Family
Upscale Urban Couple
Upwardly Mobile Single
Elite Urban Single
Bohemian Single
Ethnically Mixed Urban Single
College Town Single

Select the profile that most closely matches your lifestyle.

Figure 11

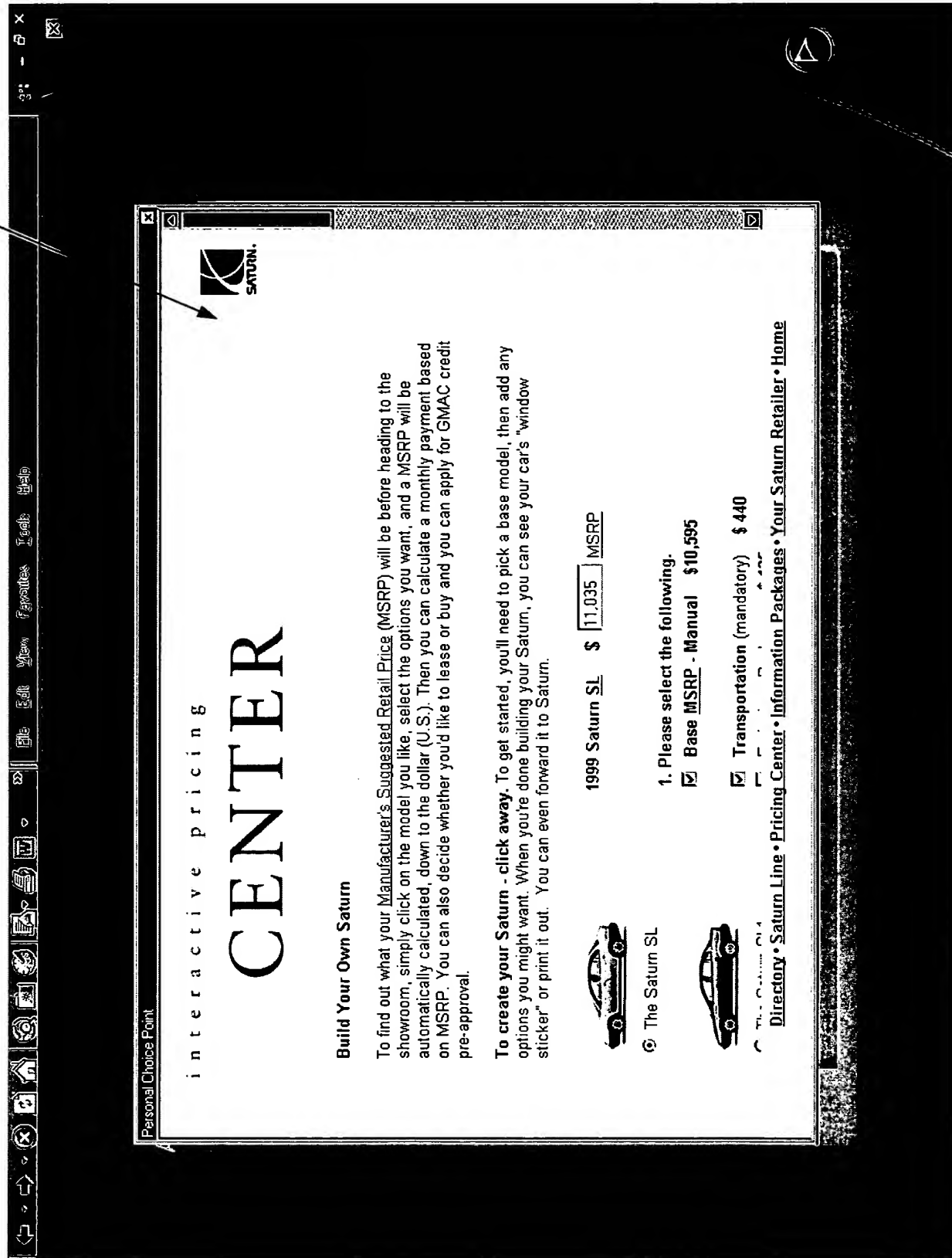


Figure 12

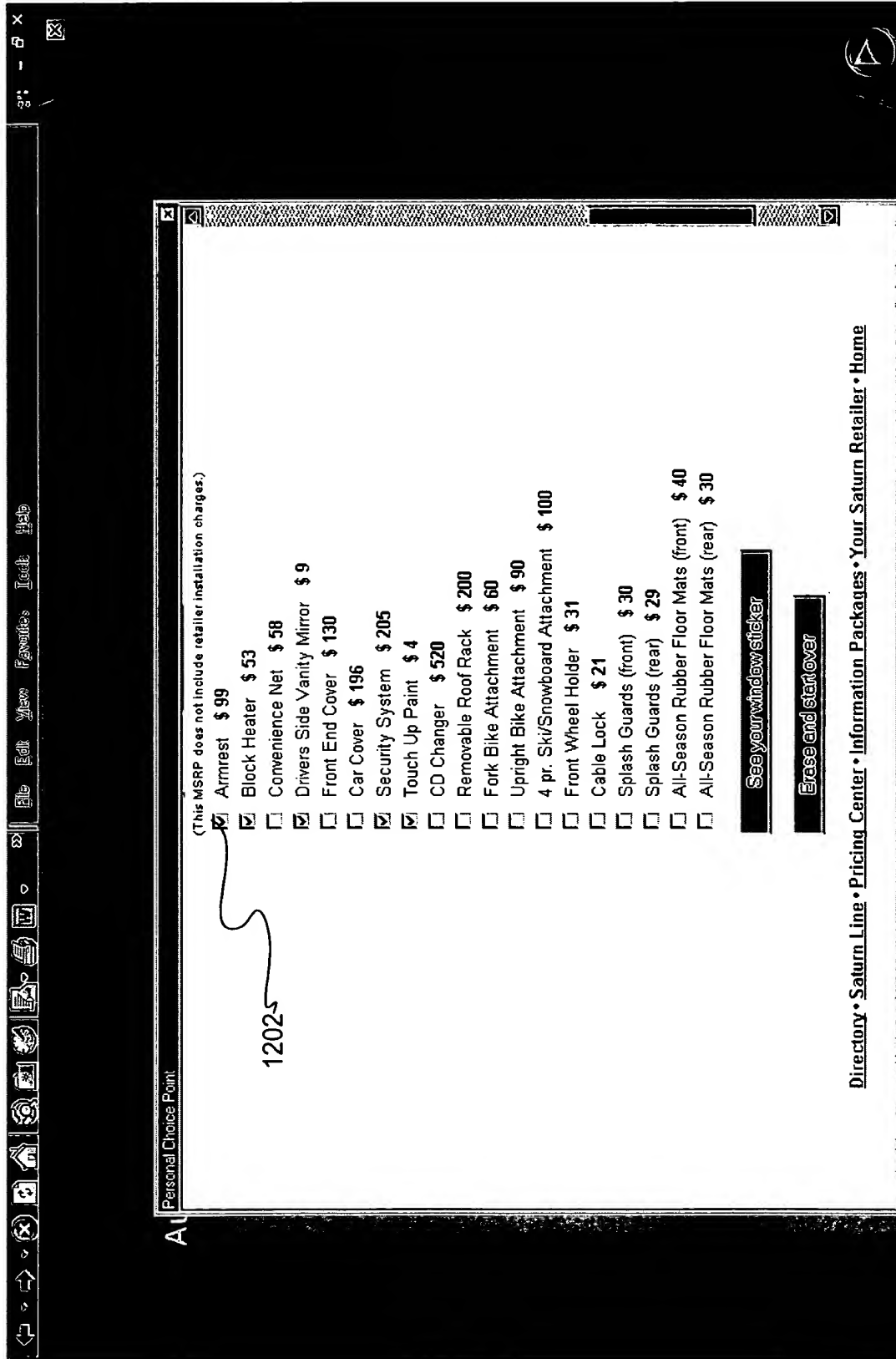


Figure 12A

Automobile

Personal Choice Point

1999 SL - MANUAL

Exterior Color: none

Interior Color: none

STANDARD VEHICLE PRICE
Options installed by Manufacturer
Manufacturer's Suggested Retail Price
\$10595

- STANDARD EQUIPMENT
- 1.9L SOHC 8-VALVE ENGINE
- 5-SPEED MANUAL TRANSMISSION
- HYDRAULIC CLUTCH
- SEQUENTIAL-PORT FUEL INJECT.
- STAINLESS STEEL EXHAUST
- MAINTENANCE-FREE BATTERY
- POWER BRAKES w/ FRONT DISC
- INDEPEND. 4-WHEEL SUSPENSION
- LUBE-FOR-LIFE SUSPENSION
- DENT-RESISTANT EXTER. PANELS
- 175/70R14 RADIAL TIRES
- STYLED FULL WHEEL COVERS
- COMPACT RADIAL SPARE TIRE
- DRIVER-SIDE EXTERIOR MIRROR
- HALOGEN HEADLAMPS
- TINTED GLASS/WINDSHIELD
- TACHOMETER & TRIP ODOMETER
- RECLINING FRONT BUCKET SEATS
- INTEGRAL FRONT HEADRESTS
- FOLD-DOWN REAR SEATS (60/40)
- ADJUSTABLE STEERING COLUMN

- Air Conditioning 960
- ABS & Traction Control 695
- Right Side Mirror 40
- Carpets Front and Rear Floor Mats 60
- AM/FM Cassette w/Equalizer 420

Directory • Saturn Line • Pricing Center • Information Packages • Your Saturn Retailer • Home

Figure 12B

1206

Automobile

1208

Option Range

Toyota Camry

BMW 540i

Saturn

204

1222

Add

Delete

1224

Option Desirability

1214

Costs

1210

| | |
|-------------|----------|
| Insurance | \$770/Yr |
| Gasoline | \$220/Yr |
| Maintenance | \$400/Yr |
| Oil Changes | \$140/Yr |
| Car Washes | \$120/Yr |

Preferred Replacement Schedule:

5

1212

years

1216

Preferred Insurance Provider:

Allstate

1218

Preferred Options

Air Conditioning (\$960), ABS & Traction Control (\$695), Right-Side Mirror (\$40), Carpeted Front and Rear Floor Mats (\$60), AM/FM Cassette w/Equalizer (\$420), Armrest (\$99), Block Heater (\$53), Convenience Net (\$58), Driver's Side Vanity Mirror (\$9), Front End Cover (\$130), Car Cover (\$196), Security System (\$205), CD Changer

Figure 12C

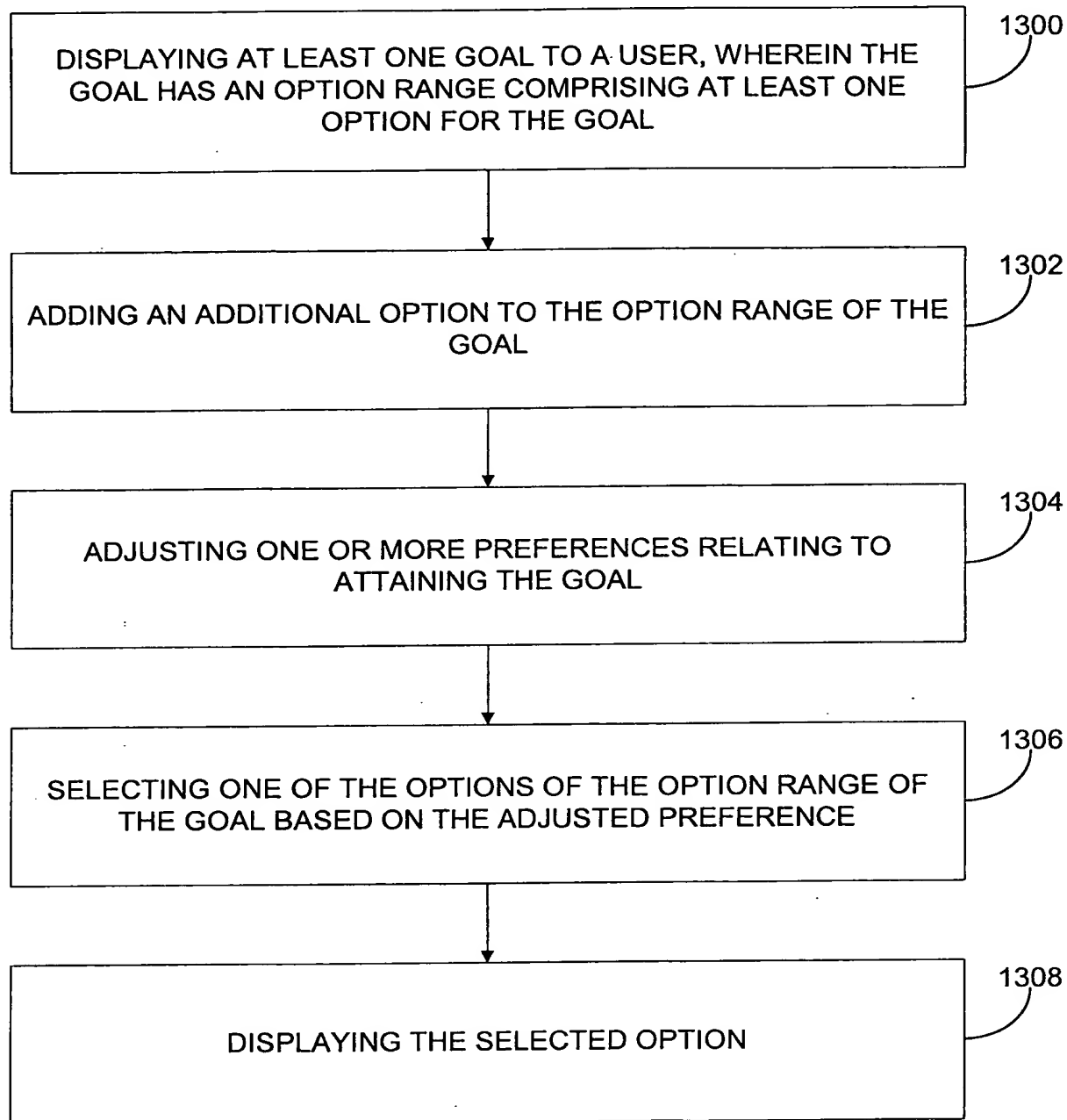


Figure 13

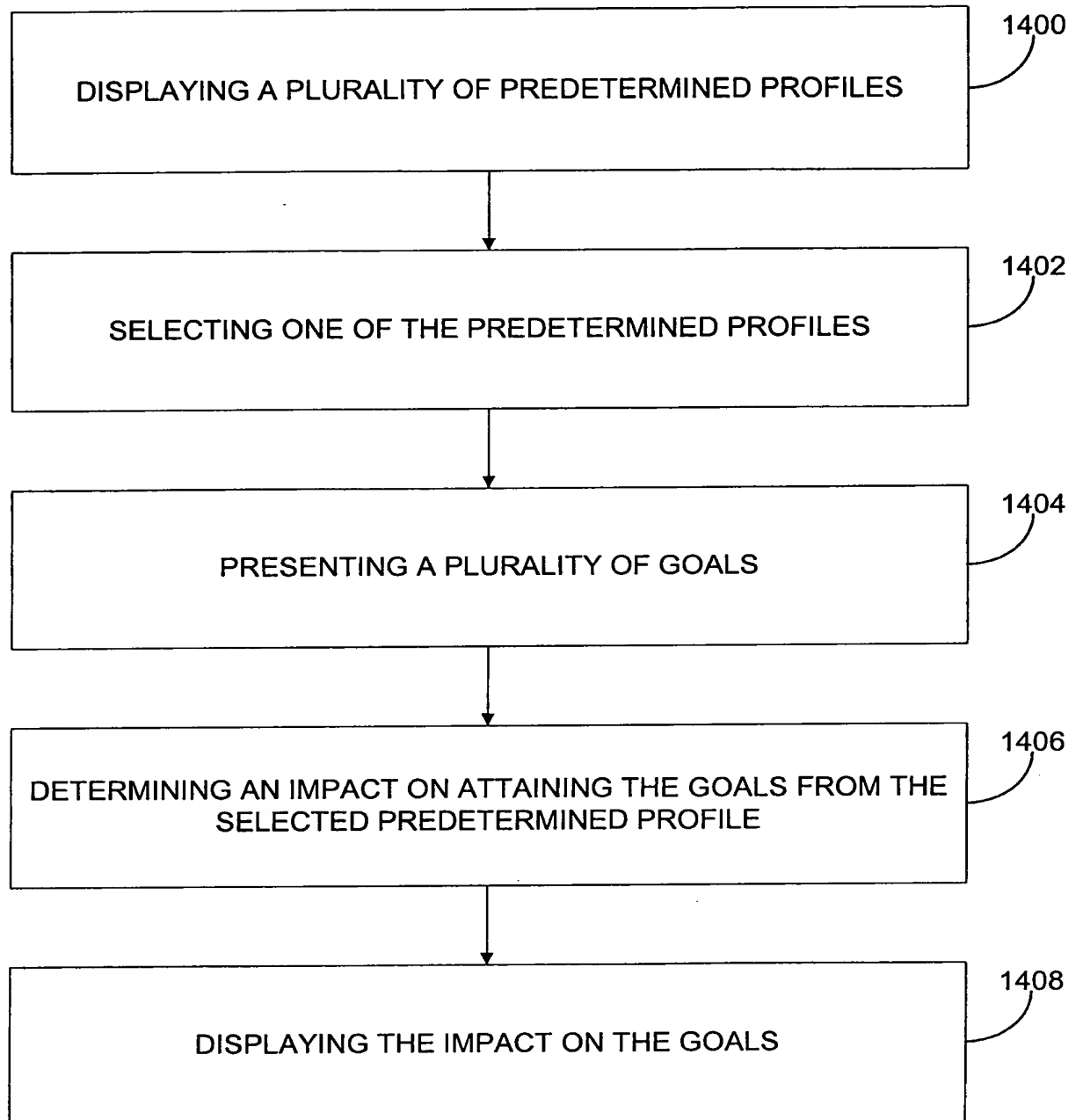


Figure 14